

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **DEC 2025 and two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

DEPOSIT PRODUCTS	Date 25-Nov-25		
	DEC 2025	NOV 2025	OCT 2025
	PROFIT SHARING RATIO		
	Share of Mudarib	90%	90%
	Share of Rabbul Maal	10%	10%

Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Saving Account - Monthly [USD]		MAB	Monthly	0.9789	0.9800	0.9807
Saving Account - Monthly [GBP]		MAB	Monthly	0.9789	0.9800	0.9807
Saving Account - Monthly [EURO]		MAB	Monthly	0.9789	0.9800	0.9807
Saving Account - Monthly [JPY]		MAB	Monthly	0.9789	0.9800	0.9807
Saving Account - Monthly [AED]		MAB	Monthly	0.9789	0.9800	0.9807
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.6315	1.6333	1.6346
	1,000,000 and Above		At Maturity	1.6315	1.6333	1.6346
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.2841	2.2866	2.2884
	1,000,000 and Above		At Maturity	2.2841	2.2866	2.2884
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.6104	2.6133	2.6153
	1,000,000 and Above		At Maturity	2.6104	2.6133	2.6153
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.9367	2.9399	2.9422
	1,000,000 and Above		At Maturity	4.8945	4.8998	4.9037
Term Deposits - 1 Month [GBP]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 3 Months [GBP]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 6 Months [GBP]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 1 Year [GBP]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 1 Month [EURO]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 3 Months [EURO]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 6 Months [EURO]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 1 Year [EURO]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 1 Month [AED]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 3 Months [AED]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 6 Months [AED]			At Maturity	0.9789	0.9800	0.9807
Term Deposits - 1 Year [AED]			At Maturity	0.9789	0.9800	0.9807